

**REMARKS**

The Office Action of December 4, 2006, has been reviewed, and in view of the following remarks, reconsideration and allowance of all of the claims pending in the application are respectfully requested.

**DOUBLE PATENTING**

Claims 1-3, 5-10, 12-22, and 41-43 are currently rejected under the judicially created doctrine of double patenting over claims of U.S. Patent No. 6,799,150, which is assigned to Genworth Financial Inc. Reel/Frame 015153/0573. The instant application, a divisional of U.S. Patent No. 6,799,150, is also assigned to Genworth Financial Inc.

Although Applicants disagree with this rejection, Applicants submit herewith a Terminal Disclaimer as requested. Applicants note that since the Application claims priority from the same filing date, the term of each is coextensive under present laws. As a result of the filing of this Terminal Disclaimer, Applicants assert that the rejection is overcome.

**CONCLUSION**

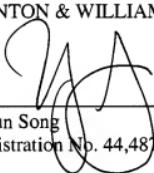
In view of the foregoing, it is respectfully submitted that the present application is in condition for allowance, and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed telephone number, in order to expedite resolution of any issues and to expedite passage of the present application to issue, if any comments, questions, or suggestions arise in connection with the present application.

Please charge or credit any difference in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 50-0206.

Respectfully submitted,

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